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1. A method of accumulating credits in payor accounts from financial transactions between a payor and a payee, comprising:

entering a tendered amount into a station of a network controlled by the payee, said amount being greater than an amount due the payee;

subtracting the amount due the payee from at least a portion of the tendered amount to obtain an additional amount; and



transmitting the additional amount to a separate station forming part of a network controlled by other than the payee and, within the separate station, crediting at least a part of the additional amount into one or more of the payor accounts determined by the payor.



2. A method as in claim 1, wherein the step of transmitting the additional amount includes the step of the payee crediting the additional amount to the one or more of the payor accounts in the separate station of the network, wherein the separate station is in the hands of a central clearing entity, so that the payee remains neutral to the additional amounts.

3. A method as in claim 2, further comprising the step of printing out the status of said payor accounts.

4. A method as in claim 1, further comprising assigning predetermined portions of at least one of said payor accounts into sub accounts identifying at least one of charities, banks, and other sub accounts after crediting the payor accounts.

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5. A method as in claim 1, further comprising assigning predetermined portions of at least one of said payor accounts into sub accounts identifying at least one of charities, banks, and other sub accounts, at the time of crediting the payor accounts.

15. A method, comprising:

a step of entering, in a system, a base amount of at least one transaction between a first party and a second party;

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a step of changing the balance of an operating account of the first party on the basis of the amount of the one transaction;

a step of automatically adjusting the balance of the operating account, on the basis of the one transaction to form a rounder amount, and the balance of at least one rounder account of the first party on the basis of the automatic adjustment.

16. A method as in claim 15, wherein the adjusting step is performed after each changing step.

17. A method as in claim 15, wherein the adjusting step is performed after a plurality of changing steps.

18. A method as in claim 15, wherein the step of adjusting the base amount occurs on contents of instructions entered in the system by said first party.

C2 19. A method as in claim 15, wherein the system is a computer system.

20. A method as in claim 15, wherein said entering step is performed by the second party to the transaction, and the changing and adjusting steps are performed outside the control of second party.

21. A method of modifying data in a payor account from a financial transaction between a payor and a payee, comprising:

entering data that identifies a credit or debit amount into a station controlled by the payee;

transmitting the data that identifies the credit or debit amount to a separate network controlled by other than the payee;

within the separate network, modifying the data associated with one or more payor accounts selected by the payor as a credit or debit; and

transferring any data representing a debit back to the payee.

22. A method as in claim 21, wherein said entering of data occurs at a point of sale.

23. A method as in claim 21, wherein the transmitting of data is performed after each entering step.

24. A method as in claim 21, wherein the transmitting of data is performed after a plurality of entering steps.

25. A method as in claim 21, wherein the step of modifying the data includes selecting the one or more payor accounts based on instructions that are entered in the system by said payor and that accompany the entering of data.

26. A method as in claim 21, wherein said transmitting of the data is performed by the payee, and the modifying and transferring are performed outside the control of the payee.

27. A method as in claim 22, wherein said entering and transmitting are performed by the payor, and the modifying and transferring are performed by a third party other than the payee.

28. A method as in claim 21, wherein the separate station, controlled by other than the payee, handles both data and cash.

29. A method as in claim 21, wherein entering the data includes first entering data that identifies a credit amount into a payor account at the station controlled by the payee; at a later time entering data that identifies a debit amount into a station controlled by the payee.

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30. A method as in claim 21, wherein said payor account is an existing payor account.

31. A method as in claim 21, wherein entering the data into a payor account occurs at multiple unrelated payees.

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32. A method as in claim 1, wherein the amount due is zero so that the additional amount is equal to the tendered amount and the additional amount is transmitted to the separate station and so that the payor may add to a payor account without making a payment to the payee.

CLAIMS AS AMENDED

1. A method of accumulating credits in payor ~~surplus~~ accounts from financial transactions between a payor and a payee, comprising:

entering a tendered amount into a station of a network controlled by the payee, said amount being greater than an amount due the payee;

subtracting the amount due the payee from at least a portion of the tendered amount to obtain an additional amount; and

transmitting the additional amount to a separate station forming part of a network controlled by other than the payee and, within the separate station, crediting at least a part of the additional amount into one or more of the payor~~surplus~~ accounts determined by the payor.

2. A method as in claim 1, wherein the step of transmitting the additional amount includes the step of the payee crediting the additional amount to the one or more of the payor ~~surplus~~ accounts in the separate station of the network, wherein the separate station is in the hands of a central clearing entity, so that the payee remains neutral to the additional amounts.

3. A method as in claim 2, further comprising the step of printing out the status of said ~~surplus~~payor accounts.

4. A method as in claim 1, further comprising assigning predetermined portions of at least one of said payor ~~surplus~~ accounts into sub accounts identifying at least one of charities, banks, and other sub accounts after crediting the ~~surplus~~payor accounts.

5. A method as in claim 1, further comprising assigning predetermined portions of at least one of said payor ~~surplus~~ accounts into sub accounts identifying at least one of charities, banks, and other sub accounts, at the time of crediting the ~~surplus~~payor accounts.

15. A method, comprising:

a step of entering, in a system, a base amount of at least one transaction between a first party and a second party;

a step of changing the balance of an operating account of the first party on the basis of the amount of ~~at least~~the one transaction;

a step of automatically adjusting the balance of the operating account, on the basis of ~~at least~~the one transaction to form a rounder amount, and the balance of at least one rounder account of the first party on the basis of the automatic adjustment.

16. A method as in claim 15, wherein the adjusting step is performed after each changing step.

17. A method as in claim 15, wherein the adjusting step is performed after a plurality of changing steps.

18. A method as in claim 15, wherein the step of adjusting the base amount occurs on contents of instructions entered in the system by said first party.

19. A method as in claim 15, wherein the system is a computer system.

20. A method as in claim 15, wherein said entering step is performed by the second party to the transaction, and the changing and adjusting steps are performed outside the control of second party.

21. A method of modifying data in a ~~surplus~~payor account from a financial transaction between a payor and a payee, comprising:

entering data that identifies a credit or debit amount into a station controlled by the payee;

transmitting the data that identifies the credit or debit amount to a separate network controlled by other than the payee;

within the separate network, modifying the data associated with one or more payor ~~surplus~~ accounts selected by the payor as a credit or debit; and

transferring any data representing a debit back to the payee.

22. A method as in claim 21, wherein said entering of data occurs at a point of sale.

23. A method as in claim 21, wherein the transmitting of data is performed after each entering step.

24. A method as in claim 21, wherein the transmitting of data is performed after a plurality of entering steps.

25. A method as in claim 21, wherein the step of modifying the data includes selecting the one or more ~~surplus~~ payor accounts based on instructions that are entered in the system by said payor and that accompany the entering of data.

26. A method as in claim 21, wherein said transmitting of the data is performed by the payee, and the modifying and transferring are performed outside the control of the payee.

27. A method as in claim 22, wherein said entering and transmitting are performed by the payor, and the modifying and transferring are performed by a third party other than the payee.

28. A method as in claim 21, wherein the separate station, controlled by other than the payee, handles both data and cash.

29. A method as in claim 21, wherein entering the data includes first entering data that identifies a credit amount into a surpluspayor account at the station controlled by the payee; at a later time entering data that identifies a debit amount into a station controlled by the payee.

30. A method as in claim 21, wherein said surpluspayor account is an existing surpluspayor account.

31. A method as in claim 21, wherein entering the data into a surpluspayor account occurs at multiple unrelated payees.

32. A method as in claim 1, wherein the amount due is zero so that the additional amount is equal to the tendered amount and the additional amount is transmitted to the separate station and so that the payor may add to a payor account without making a payment to the payee.